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CONTROL YOUR RETIREMENT SAVINGS INVESTMENT OPTIONS

Traditionally, the Individual Retirement Arrangement (IRA) had only two (2) options that constrain you to invest your retirement savings in. One of these traditional investment options is known as “Account” investment option. The other traditional investment option is known as “Annuities” investment option.

The traditional “Account” investment option is defined by the Internal Revenue Code (IRC) 408(a). With this investment option, you put your retirement savings in stocks, bonds, mutual funds, Certificates of Deposits (CDs), and/or Money Market Savings Accounts.

The traditional “Annuities” investment option is defined by IRC 408(b). With this investment option, you can put your retirement savings in Fixed Annuities and/or Variable Annuities.

The administrator of the retirement plan for both “Account” and “Annuities” investment options, described above, gives a fixed set of investment options for the retirement saver to choose from. You, the retirement saver, are prohibited from allocating your hard-earned money to other forms of available investment vehicles.

However, IRC 408(a) allows you, the retirement saver, more control in how you want to invest your hard earned-income income through *what is not widely known and not widely talked about* the Self-Directed Account (SDA). The retirement plan administrator of the SDA does not offer any investment options. Instead, the administrator plays the role of a custodian for your retirement account. You decide where you invest your retirement savings in. You direct your retirement plan administrator to invest your retirement monies to your chosen investment vehicles. With an SDA, you are truly in control of your retirement savings!

Who qualifies to have an SDA?

Anyone who has earned income, as defined by the Internal Revenue Code, can have his or her own SDA. An employee, a solo-preneur (and spouse working in the business), self-employed, independent contractor, and a gig worker – to name a few – can have an SDA. An employer can offer SDAs to its employees.

What are the types of investment vehicles you can choose with an SDA?

As long as the investment vehicle is allowed by law, you can put your retirement monies in that investment vehicle. (See Table 1 below for a listing of SDA investment vehicles.)

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SOME SELF-DIRECTED ACCOUNT INVESTMENT VEHICLES THAT PUT YOU IN CONTROL (Table 1)

Real Estate <ul style="list-style-type: none">• Single-Family Homes• Multi-Family Homes• Land• Commercial Properties• Rental Properties• International Properties	Private Placements <ul style="list-style-type: none">• Limited liability corporations (LLCs)• C corporations• Limited partnerships (LPs)• Pooled investment funds• Hedge funds• Startups• Small businesses• Equity crowdfunding• REITs (see Real Estate)• Convertible notes• Land trusts
Real Estate Investment Trusts (REITs)	Joint Ventures
Mortgage Notes (Trust Deeds)	Life Settlements
Tax Lien Certificates	Stocks, Bonds, Mutual Funds
Promissory Notes <ul style="list-style-type: none">• Secure Notes• Unsecured Notes	Crypto Assets
Energy, Oil, Gas	United States Treasuries
Accounts Receivable Financing	
Building Bonds	

How can you get your own Self Directed Account?

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